

MUTUAL OF OMAHA - NAIC 71412**LTC Individual - Comprehensive - Tax Qualified**

Policy Form: LTC04I (TQ)

This policy is for Individual Comprehensive long term care insurance. The policy is classified as Tax Qualified.

Maximum Policy Benefit Amounts = In year(s).									
1Yr	2Yrs	3Yrs	4Yrs	5Yrs	6Yrs	7Yrs	Lifetime	Other	Company Notes
	YES	YES	YES	YES					Notes: None reported by company.

Nursing Home Daily Benefit Amounts - There is a minimum and maximum amount offered in dollar increments.									
Minimum	Maximum	Increment	Day	Week	Month		Other	Company Notes	
\$100	\$400	\$10	YES						Notes: None reported by company.

Residential Care Facility Daily Benefit Amounts - Represents the percentage of the Nursing Home Daily Benefit Amount.									
100%	90%	80%	75%	70%	Other	Company Notes			
YES									Notes: None reported by company.

Home Care Benefit Amounts - Represents the percentage of Home Care Benefit Amount.									
100%	90%	80%	75%	70%	60%	50%	NONE	OTHER	Company Notes
YES						YES			Notes: None reported by company.

Elimination Period = In days.									
0	20	30	60	90	100	CALENDAR	SERVICE	OTHER	Company Notes
YES		YES	YES	YES			YES	YES	Notes: 180 Days, 365 Days

Inflation Protection					
5% Compound	5% Simple	Guaranteed Purchase Option	Other	Company Notes	
YES	YES		YES	Notes: No Inflation. 5% 20-Year Comp Inflation	

Waiver of Premium

Confined Care Premiums after the Elimination Period. Home Health Care premiums are waived after covered home services are received on a regular basis. (at least 8 days per month) beyond the Elimination Period.

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Long Term Care Insurance Rates

LTC Individual - Comprehensive - Tax Qualified

30 Day Elimination Period**90 Day Elimination Period**

ISSUE AGE	30 Day Elimination Period				90 Day Elimination Period			
	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION
50	\$0	\$1,519	\$0	\$0	\$502	\$1,215	\$0	\$0
55	\$0	\$1,665	\$0	\$0	\$583	\$1,332	\$0	\$0
60	\$0	\$2,090	\$0	\$0	\$745	\$1,672	\$0	\$0
65	\$0	\$2,874	\$0	\$0	\$1,101	\$2,299	\$0	\$0
70	\$0	\$4,431	\$0	\$0	\$1,998	\$3,595	\$0	\$0
75	\$0	\$6,441	\$0	\$0	\$3,306	\$5,153	\$0	\$0
80	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Customer Service Telephone Number:

1-800-775-6000